

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kathleen D. Emmons
 Debtor

Case No. 17-14602-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Jan 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2018.

db	+Kathleen D. Emmons, 1 Settlers Drive, Doylestown, PA 18901-2461
aty	+GREG B. EMMONS, 1 Settlers Drive, Doylestown, PA 18901-2461
14014887	Bayview Loan Servicing, LLC, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840
13947889	+Citibank, NA, 4600 Houston Road, Florence, KY 41042-4820
13947890	+Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
14019142	+LSF9 Master Participation Trust, Caliber Home Loans, Inc., P.O. Box 24330, Oklahoma City, OK 73124-0330
14037420	+M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
14030594	+PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
13947895	PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
13947894	+Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Blvd., Suite 1400, One Penn Center Plaza, ATTN: Christina M. Zern, Esq., Philadelphia, PA 19103-1823

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QRHHOLBER.COM Feb 01 2018 02:08:00 ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	E-mail/Text: bankruptcy@phila.gov Feb 01 2018 02:17:56 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 01 2018 02:17:48 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 01 2018 02:17:38 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
13947885	+E-mail/Text: bkmailbayview@bayviewloanservicing.com Feb 01 2018 02:17:49 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd., 5th Floor, Miami, FL 33146-1837
13947886	+E-mail/Text: notices@burt-law.com Feb 01 2018 02:18:23 Burton Neil & Associates, Trenton A. Farmer, Esq., 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5601
13947887	EDI: CAPITALONE.COM Feb 01 2018 02:08:00 Capital One Bank (USA), NA, PO Box 71083, Charlotte, NC 28272-1083
14013306	EDI: BL-BECKET.COM Feb 01 2018 02:08:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13947888	+EDI: CHASE.COM Feb 01 2018 02:08:00 Chase Bank USA, NA, PO Box 15123, Wilmington, DE 19850-5123
13947891	+EDI: IRS.COM Feb 01 2018 02:08:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346
13947892	EDI: CBSKOHL.COM Feb 01 2018 02:08:00 Kohls, PO Box 2983, Milwaukee, WI 53201-2983
13947893	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 01 2018 02:17:25 PA Dept of Revenue, ATTN: Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
13972170	+E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 01 2018 02:17:25 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0313-2

User: Lisa
Form ID: 309A

Page 2 of 2
Total Noticed: 23

Date Rcvd: Jan 31, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2018 at the address(es) listed below:

JOSEPH JASPER SWARTZ on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us,
RA-occbankruptcy6@state.pa.us
KEVIN M. BUTTERY on behalf of Creditor U.S. Bank Trust, N.A. bkyefile@rasflaw.com
MARIO J. HANYON on behalf of Creditor LSF9 Master Participation Trust paeb@fedphe.com
NATHALIE PAUL on behalf of Creditor LSF9 Master Participation Trust npaul@weltman.com,
jbluemle@weltman.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
REBECCA ANN SOLARZ on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	Kathleen D. Emmons	Social Security number or ITIN	xxx-xx-6470
	First Name Middle Name Last Name	EIN	__-__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-__-____
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 7/6/17
Case number:	17-14602-jkf	Date case converted to chapter	7 1/30/18

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kathleen D. Emmons	
2. All other names used in the last 8 years		
3. Address	1 Settlers Drive Doylestown, PA 18901	
4. Debtor's attorney Name and address	GREG B. EMMONS 1 Settlers Drive Doylestown, Pa 18901	Contact phone Email: <u>NO EMAIL ADDRESS FOUND</u>
5. Bankruptcy trustee Name and address	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463 Email: trustee@holber.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 1/31/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 26, 2018 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 3 Municipal Way, Public Hall, Langhorne, PA 19047
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 4/27/18 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	